

AMENDMENTS TO THE CLAIMS

This listing of claims will replace all prior versions, and listings, of claims in the application:

1.(Currently Amended) A method for facilitating payment by a borrower having an account involving a commercial mortgage loan, ~~wherein ownership interest in the commercial mortgage loan is provided via at least one commercial mortgage backed security~~, comprising:

~~allowing accessing, by a borrower, to an electronically accessible resource, wherein said electronically accessible resource that includes information regarding an existing commercial mortgage loan account, wherein ownership interest in the commercial mortgage loan is provided via at least one commercial mortgage backed security;~~

determining a payment due, currently or in the future, from said borrower ~~within a time period~~, wherein said payment is associated existing terms of with said commercial mortgage loan account;

providing a notification via a first electronic communication to said borrower regarding said payment;

receiving authorization from said borrower via a second electronic communication to process said payment; and

processing said payment.

2. (Original) The method of claim 1, wherein said allowing access by a borrower to an electronically accessible resource, wherein said electronically accessible resource includes information regarding a commercial mortgage loan account, includes operating a Web site and allowing said borrower to access said information via said Web site.

3. (Original) The method of claim 1, wherein said allowing access by a borrower to an electronically accessible resource, wherein said electronically accessible resource includes information regarding a commercial mortgage loan account, includes at least one of the following:

- hosting a Web site accessible by said borrower;
- operating a Web site accessible by said borrower;
- hosting said electronically accessible resource; and

operating said electronically accessible resource.

4. (Original) The method of claim 1, wherein said providing a notification via a first electronic communication to said borrower regarding said payment includes at least one of the following:

- providing said notification via an email message to said borrower.
- displaying a message to said borrower regarding said payment when said borrower accesses a Web site on which information regarding said account is located; and
- displaying a message to said borrower regarding said payment when said borrower accesses a Web site on which information regarding said payment is located.

5. (Original) The method of claim 1, wherein said receiving authorization from said borrower via a second electronic communication to process said payment includes at least one of the following:

- receiving said authorization from said borrower when said borrower accesses said electronically accessible resource;
- receiving said authorization via a Web site accessed by said borrower after said borrower receives said notification;

receiving said authorization via information provided by said
borrower via a Web page displayed to said borrower; and
determining an indication of said authorization from activity by said
borrower on a Web page displayed to said borrower.

6. (Original) The method of claim 1, wherein said receiving authorization from said borrower via a second electronic communication to process said payment includes receiving information from said borrower necessary to process said payment.

7. (Original) The method of claim 1, processing said payment includes making said payment for said borrower.

8. (Original) The method of claim 1, further comprising:
receiving information from said borrower necessary to process said
payment.

9. (Original) The method of claim 8, wherein said information received from said borrower includes at least one of the following:

a name of a bank associated with said borrower;
an ABA routing number;
an identifier of a financial account associated with said borrower;

and

an indication of an authorization to process said payment.

10. (Original) The method of claim 1, wherein said notification provided to said borrower via a first electronic communication includes at least one of the following:

data indicative of a location where information regarding said payment can be located;

a link associated with a location wherein information regarding said payment can be located;

data indicative of a location where information regarding said account be located;

a link associated with a location wherein information regarding said account can be located;

an identifier of said borrower;

an identifier of said account;

an amount due; and

a due date associated with said payment.

an identifier of a recipient of said payment.

11. (Original) The method of claim 1, wherein said first electronic communication comprises one of the following:

an email message;

an instant message communication; and

a wireless signal transmission.

12. (Original) The method of claim 1, further comprising:
identifying a due date associated with said payment.

13. (Original) The method of claim 12, wherein said providing a notification via a first electronic communication to said borrower regarding said payment occurs before said due date.

14. (Original) The method of claim 1, further comprising:
identifying a drop date associated with said payment.

15. (Original) The method of claim 14, wherein said providing a notification via a first electronic communication to said borrower regarding said payment occurs after said drop date.

16. (Original) The method of claim 1, wherein said electronically accessible resource includes a Web site.

17. (Original) The method of claim 1, wherein said electronically accessible resource includes a database.

18. (Original) The method of claim 1, further comprising:
providing a notification to said borrower that said payment has been processed.

19. (Currently Amended) A method for facilitating referral by a borrower to a vendor, wherein the borrower has an account involving a commercial mortgage loan and ownership interest in the commercial mortgage loan is provided via at least one commercial mortgage backed security, comprising:

~~allowing accessing, by a borrower, to an electronically accessible resource, wherein said electronically accessible resource that includes~~
information regarding an existing commercial mortgage loan account,
wherein the borrower has a loan account associated with the commercial mortgage loan and ownership interest in the commercial mortgage loan is provided via at least one commercial mortgage backed security;

receiving a request via said electronically accessible resource from said borrower for a referral for a service, wherein said borrower is associated with said account;

identifying a vendor that can provide said service;

identifying at least one step associated with said request;
providing a notification via an electronic communication to said
vendor regarding said request and said at least one step; and
communicating with said vendor regarding said at least one step.

20. (Original) The method of claim 19, wherein said at least one step
includes at least one action to be taken by said vendor by a specific date.

21. (Original) The method of claim 19, wherein said communicating with
said vendor regarding said at least one step includes providing a notification to
said vendor indicative of a lack of a completion of said at least one step.

22. (Original) The method of claim 21, wherein said communicating with
said vendor regarding said at least one step includes receiving an indication from
said vendor of a completion of said at least one step.

23. (Original) The method of claim 19, wherein said at least one step
includes a plurality of steps and said communicating with said vendor regarding
said at least one step includes:

providing a notification to said vendor indicative of a lack of a
completion of a first of said plurality of steps.

receiving an indication from said vendor of a completion of said first
of said plurality of steps;

providing a notification to said vendor indicative of a lack of a
completion of a second of said plurality of steps; and

receiving an indication from said vendor of a completion of said
second of said plurality of steps.

24. (Original) The method of claim 19, wherein said notification provided to said vendor includes at least one of the following:
 an identifier associated with said request;
 an identifier associated with said borrower; and
 data indicative of a location where information regarding said borrower is located.
25. (Original) The method of claim 19, wherein said at least one step includes a plurality of steps and wherein said communicating with said vendor regarding said at least one step includes providing a notification to said vendor when one of said plurality of steps is not indicated by said vendor as being completed.
26. (Original) The method of claim 19, further comprising:
 providing an invoice to said vendor when said service is provided to the borrower.
27. (Original) The method of claim 19, further comprising:
 providing an invoice to said vendor when said at least one step is completed.
28. (Original) The method of claim 19, further comprising:
 determining if said vendor has completed said at least one step.
29. (Original) The method of claim 19, further comprising:
 providing a notification to said borrower regarding said vendor.
30. (Original) The method of claim 19, further comprising:
 providing a notification to said borrower regarding said at least one step.
31. (Original) The method of claim 19, further comprising:

receiving a fee from said vendor.

32. (Original) The method of claim 19, wherein said electronic communication is an email message.

33. (Original) The method of claim 19, wherein said electronically accessible resource is a Web site.

34. (Original) The method of claim 19, wherein said receiving a request via said electronically accessible resource from said borrower for a service, wherein said borrower is associated with said account, includes receiving an email message at said electronically accessible resource from said investor, wherein said email message includes said request.

35. (Original) The method of claim 19, wherein said receiving a request via said electronically accessible resource from said borrower for a service, wherein said borrower is associated with said account, includes receiving said request during a use of said electronically accessible resource by said borrower.

36. (Currently Amended) A method for facilitating response to an inquiry from an investor regarding a commercial mortgage loan, comprising:

~~allowing accessing~~, by an investor, ~~to an electronically accessible resource, wherein said electronically accessible resource~~ that includes information regarding an existing commercial mortgage loan, wherein ownership interest in the commercial mortgage loan is provided to at least one investor via at least one commercial mortgage backed security;

receiving an inquiry via said electronically accessible resource from said investor regarding said commercial mortgage loan;

determining at least one other investor associated with said commercial mortgage loan;

determining a response to said inquiry; and
providing said response to said investor and said at least one other
investor.

37. (Original) The method of claim 36, wherein said electronically accessible
resource includes a Web site.

38. (Original) The method of claim 36, wherein said providing said response to
said investor and said at least one other investor includes allowing said investor and
said at least one other investor to access said response via said electronically
accessible resource.

39. (Original) The method of claim 36, wherein said providing said response to
said investor and said at least one other investor includes providing an electronic
communication to said investor and said at least one other investor that includes said
response.

40. (Original) The method of claim 36, wherein said receiving an inquiry via said
electronically accessible resource from said investor regarding said commercial
mortgage loan includes receiving an email message at said electronically accessible
resource from said investor, wherein said email message includes said inquiry.

41. (Original) The method of claim 36, wherein said receiving an inquiry via said
electronically accessible resource from said investor regarding said commercial
mortgage loan, includes receiving said inquiry during a use of said electronically
accessible resource by said investor.

42. (Original) The method of claim 37, wherein said providing said response to
said investor and said at least one other investor includes providing data to said

investor and said at least one other investor, said data being indicative of a location of said response.

43. (Currently Amended) A system for facilitating payment by a borrower having an account involving a commercial mortgage loan, ~~wherein ownership interest in the commercial mortgage loan is provided via at least one commercial mortgage backed security~~, comprising:

a memory;

a communication port; and

a processor connected to said memory and said communication port, said processor being operative to

~~allow accessing~~, by a borrower, ~~to an electronically accessible resource, wherein said electronically accessible resource that includes information regarding a commercial mortgage loan account, wherein ownership interest in the commercial mortgage loan is provided via at least one commercial mortgage backed security;~~

determine a payment due, currently or in the future, from said borrower ~~within a time period~~, wherein said payment is associated with existing terms of said commercial loan account;

provide a notification via a first electronic communication to said borrower regarding said payment;

receive authorization from said borrower via a second electronic communication to process said payment; and

process said payment.

44. (Currently Amended) A computer program product in a computer readable medium for facilitating payment by a borrower having an account involving a commercial mortgage loan, ~~wherein ownership interest in the commercial mortgage loan is provided via at least one commercial mortgage backed security~~, comprising:

~~first~~ instructions for facilitating access₁ by a borrower₁ to an electronically accessible resource, ~~wherein said electronically accessible resource~~ that includes information regarding an existing commercial mortgage loan account, wherein ownership interest in the commercial mortgage loan is provided via at least one commercial mortgage backed security;

~~second~~ instructions for identifying a payment due, currently or in the future, from said borrower ~~within a time period~~, wherein said payment is associated with existing terms of said commercial loan account;

~~third~~ instructions for sending a notification via a first electronic communication to said borrower regarding said payment;

~~fourth~~ instructions for obtaining authorization from said borrower via a second electronic communication to process said payment; and

~~fifth~~ instructions for making said payment.

45. (Currently Amended) A system for facilitating referral by a borrower to a vendor, ~~wherein the borrower has an account involving a commercial mortgage loan and ownership interest in the commercial mortgage loan is provided via at least one commercial mortgage backed security, comprising:~~

a memory;

a communication port; and

a processor connected to said memory and said communication port, said processor being operative to:

allow access₁ by a borrower₁ to an electronically accessible resource, ~~wherein said electronically accessible resource~~ that includes information regarding an existing commercial mortgage loan account, wherein the borrower has an account involving a commercial mortgage loan and ownership interest in the commercial mortgage loan is provided via at least one commercial mortgage backed security;

receive a request via said electronically accessible resource from said borrower for a referral for a service, wherein said borrower is associated with said account;

identify a vendor that can provide said service;

identify at least one step associated with said request;

provide a notification via an electronic communication to said vendor regarding said request and said at least one step; and

communicate with said vendor regarding said at least one step.

46.(Currently Amended) A computer program product in a computer readable medium for facilitating payment by a borrower having an account involving a commercial mortgage loan, ~~wherein ownership interest in the commercial mortgage loan is provided via at least one commercial mortgage backed security~~, comprising:

~~first~~ instructions for facilitating access₁ by a borrower₁ to an electronically accessible resource, ~~wherein said electronically accessible resource~~ that includes information regarding an existing commercial mortgage loan account, wherein ownership interest in the commercial mortgage loan is provided via at least one commercial mortgage backed security;

~~second~~ instructions for obtaining a request via said electronically accessible resource from said borrower for a referral for a service, wherein said borrower is associated with said account;

~~third~~ instructions for selecting a vendor that can provide said service;

~~fourth~~ instructions for selecting at least one step associated with said request;

~~fifth~~ instructions for sending a notification via an electronic communication to said vendor regarding said request and said at least one step; and

~~sixth~~ instructions for maintaining contact with said vendor regarding said at least one step.

47. (Currently Amended) A system for facilitating response to an inquiry from an investor regarding a commercial mortgage loan, ~~wherein ownership interest in the commercial mortgage loan is provided to at least one investor via at least one commercial mortgage backed security~~, comprising:

- a memory;
- a communication port; and
- a processor connected to said memory and said communication port, said processor being operative to:
 - allow access₁ by an investor₁ to an electronically accessible resource, ~~wherein said electronically accessible resource~~ that includes information regarding an existing commercial mortgage loan, wherein ownership interest in the commercial mortgage loan is provided to at least one investor via at least one commercial mortgage backed security;
 - receive an inquiry via said electronically accessible resource from said investor regarding said commercial mortgage loan;
 - determine at least one other investor associated with said commercial mortgage loan;
 - determine a response to said inquiry; and
 - provide said response to said investor and said at least one other investor.

48.(Currently Amended) A computer program product in a computer readable medium for facilitating response to an inquiry from an investor regarding a commercial mortgage loan, ~~wherein ownership interest in the commercial mortgage loan is provided to at least one investor via at least one commercial mortgage backed security~~, comprising:

~~first~~ instructions for facilitating access by an investor to an electronically accessible resource, ~~wherein said electronically accessible resource that~~ includes information regarding an existing commercial mortgage loan, wherein ownership interest in the commercial mortgage loan is provided to at least one investor via at least one commercial mortgage backed security;

~~second~~ instructions for obtaining an inquiry via said electronically accessible resource from said investor regarding said commercial mortgage loan;

~~third~~ instructions for identifying at least one other investor associated with said commercial mortgage loan;

~~fourth~~ instructions for identifying a response to said inquiry; and

~~fifth~~ instructions for sending said response to said investor and said at least one other investor.